

**Fill in this information to identify the case:**

Debtor 1 KELLY M. LAMBERT

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 20-21621GLT

**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

**Name of creditor:** QUICKEN LOANS LLC FKA QUICKEN LOANS **Court claim no. (if known):** 10

**Last 4 digits** of any number you use to identify the debtor's account 2 6 2 5

**Property Address:** 6500 ADELPHIA ST  
PITTSBURGH PA 15206

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>63.12</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>63.12</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>63.12</u>


**Part 3: Postpetition Mortgage Payment***Check one*

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,701.97

The next postpetition payment is due on

8 / 1 / 2025  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 KELLY M. LAMBERT  
Name

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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor( s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor( s) have paid in full the amount required to cure the default and stating whether the debtor( s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

/s/ Ronda J. Winnecour  
Signature

Date 07/01/2025

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **KELLY M. LAMBERT**  
Name

Case number (if known) **20-21621GLT**

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
03/25/2022	1229194	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	63.12
				63.12

**MORTGAGE REGULAR PAYMENT (Part 3)**

09/28/2020	1173594	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	5,194.11
10/26/2020	1176680	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	2,249.85
11/24/2020	1179744	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,507.57
12/21/2020	1182683	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,507.60
01/25/2021	1185680	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,507.58
02/22/2021	1188799	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,507.52
03/26/2021	1192111	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	2,261.15
04/26/2021	1195348	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,507.65
05/25/2021	1198462	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,576.02
06/25/2021	1201642	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,618.28
07/26/2021	1204844	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,740.92
08/26/2021	1207996	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	2,637.11
09/24/2021	1211101	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,772.52
10/25/2021	1214175	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,748.72
11/22/2021	1217208	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,748.93
12/23/2021	1220290	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,851.60
01/26/2022	1223350	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,668.00
02/23/2022	1226216	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,728.76
03/25/2022	1229194	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	2,089.15
04/26/2022	1232233	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,627.12
05/25/2022	1235275	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,627.12
06/27/2022	1238299	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,627.12
07/26/2022	1241237	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,627.12
08/24/2022	1244119	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,627.12
09/27/2022	1247003	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,627.12
10/25/2022	1249802	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,627.12
11/23/2022	1252594	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	2,562.52
12/22/2022	1255335	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,722.52
01/26/2023	1258066	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,722.52
02/23/2023	1260660	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,722.52
03/28/2023	1263444	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,722.52
04/25/2023	1266258	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,722.52
05/25/2023	1269127	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,722.52
06/26/2023	1272015	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,722.52
07/25/2023	1274757	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,722.52
08/25/2023	1277549	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,722.52
09/26/2023	1280273	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,722.52
10/25/2023	1282981	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,722.52
11/27/2023	1285656	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,718.23
12/21/2023	1288230	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,718.22
01/26/2024	1290932	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	2,903.07
02/26/2024	1293574	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,754.49
03/26/2024	1296229	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,719.77
04/25/2024	1298893	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,713.33
05/29/2024	1301597	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,712.18
06/25/2024	1304123	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,711.99
07/25/2024	1306734	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	2,022.42
08/26/2024	1309288	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,697.41
09/25/2024	1311885	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,446.35
10/25/2024	1314414	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,948.47
11/25/2024	1316981	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,164.75
12/23/2024	1319362	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	2,237.20
01/28/2025	1321872	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,708.92
02/25/2025	1324281	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,701.97
03/26/2025	1326782	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,701.97
04/25/2025	1329255	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,701.97
05/23/2025	1331652	QUICKEN LOANS LLC FKA QUICKEN LOANS	AMOUNTS DISBURSED TO CREDITOR	1,701.97
				104,307.80

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

KELLY M. LAMBERT  
6500 ADELPHIA ST  
PITTSBURGH, PA 15206

MATTHEW M BRENNAN ESQ  
201 S HIGHLAND AVE STE 201  
PITTSBURGH, PA 15206

QUICKEN LOANS LLC FKA QUICKEN LOANS INC  
635 WOODWARD AVE  
DETROIT, MI 48226

KML LAW GROUP PC\*  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

7/1/25

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee